

**Information to identify the case:**

Debtor 1	<u>Neil Hoch</u>	Social Security number or ITIN	xxx-xx-3252
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Giselle Hoch</u>	Social Security number or ITIN	xxx-xx-5250
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-17112-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Neil Hoch

9/1/22

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Neil Hoch  
Giselle Hoch  
Debtors

Case No. 17-17112-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Sep 01, 2022

User: admin  
Form ID: 3180WJ1

Page 1 of 4  
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 03, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Neil Hoch, Giselle Hoch, 215 Natalie Drive, Phillipsburg, NJ 08865-3555
cr	+ WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
516755018	+ Citgo/SYNCB, P.O. Box 530938, Atlanta, GA 30353-0938
516755023	+ Legacy First National Credit, P.O. Box 5097, Sioux Falls, SD 57117-5097
516755028	+ Show Bryant Bank, P.O. Box 5161, Sioux Falls, SD 57117-5161
516755029	Target Card Services, P.O. Box 660, Dallas, TX 95266
516755030	+ Town of Phillipsburg, 675 Corliss Avenue, Phillipsburg, NJ 08865-1698

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 01 2022 20:58:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 01 2022 20:58:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516755010	+ EDI: GMACFS.COM	Sep 02 2022 00:53:00	Ally, P.O. Box 380902, Bloomington, MN 55438-0902
519258512	+ EDI: AISACG.COM	Sep 02 2022 00:53:00	Ally Bank, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
516790893	EDI: GMACFS.COM	Sep 02 2022 00:53:00	Ally Capital, PO Box 130424, Roseville MN 55113-0004
516755011	+ Email/Text: bk@avant.com	Sep 01 2022 20:58:00	Avant, 222 N. Lasalle Street, Suite 1700, Chicago, IL 60601-1101
516755012	+ EDI: RMSC.COM	Sep 02 2022 00:53:00	BP, P.O. Box 530942, Atlanta, GA 30353-0942
516755013	+ EDI: TSYS2	Sep 02 2022 00:53:00	Barclaycard, P.O. Box 13337, Philadelphia, PA 19101-3337
516755014	+ EDI: CITICORP.COM	Sep 02 2022 00:53:00	Best Buy Credit Services, P.O. Box 78009, Phoenix, AZ 85062-8009
516755015	+ Email/Text: BNBLAZE@capitalsvcs.com	Sep 01 2022 20:58:00	Blaze, P.O. Box 2534, Omaha, NE 68103-2534
516755016	+ EDI: WFNNB.COM	Sep 02 2022 00:53:00	Bon-Ton, P.O. Box 659813, San Antonio, TX 78265-9113
516755017	+ EDI: CAPITALONE.COM	Sep 02 2022 00:53:00	Capital One, P.O. Box 85619, Richmond, VA 23285-5619
516949388	Email/PDF: bncnotices@becket-lee.com	Sep 01 2022 21:07:06	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516755019	+ EDI: WFNNB.COM		

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: Sep 01, 2022

Form ID: 3180WJ1

Total Noticed: 49

		Sep 02 2022 00:53:00	Commenity-Boscovs, P.O. Box 659622, San Antonio, TX 78265-9622
516755020	+ Email/PDF: creditonebknotifications@resurgent.com	Sep 01 2022 21:07:05	Credit One, P.O. Box 60500, City of Industry, CA 91716-0500
516755022	Email/Text: BNSFS@capitalsvcs.com	Sep 01 2022 20:58:00	First Savings, P.O. Box 2509, Omaha, NE 68103
516755021	+ EDI: AMINFOFP.COM	Sep 02 2022 00:53:00	First Premier Bank, P.O. Box 5529, Sioux Falls, SD 57117-5529
517013633	EDI: JEFFERSONCAP.COM	Sep 02 2022 00:53:00	Jefferson Capital Systems LLC Assignee, PO Box 7999, St Cloud MN 56302-9617
516895243	Email/PDF: resurgentbknotifications@resurgent.com	Sep 01 2022 21:07:34	LVNV Funding, LLC its successors and assigns as, assignee of FNBK, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516898691	Email/PDF: resurgentbknotifications@resurgent.com	Sep 01 2022 21:07:35	LVNV Funding, LLC its successors and assigns as, assignee of QPL-LC Trust, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517230980	Email/PDF: resurgentbknotifications@resurgent.com	Sep 01 2022 21:07:10	LVNV Funding, LLC its successors and assigns as, PO Box 10587, Greenville, SC 29603-0587
516755024	+ Email/Text: bk@lendingclub.com	Sep 01 2022 20:58:00	Lending Club, 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985
516755025	+ EDI: RMSC.COM	Sep 02 2022 00:53:00	Lowe's/Synchrony Bank, P.O. Box 530914, Atlanta, GA 30353-0914
516897724	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 01 2022 21:07:31	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516993323	+ Email/Text: bankruptcydpt@mcmcg.com	Sep 01 2022 20:58:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516755026	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 01 2022 21:07:05	Merrick Bank, P.O. Box 660702, Dallas, TX 75266-0702
516755027	+ EDI: PHINGENESIS	Sep 02 2022 00:53:00	Milestone, P.O. Box 4477, Beaverton, OR 97076-4401
517026613	EDI: PRA.COM	Sep 02 2022 00:53:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516996578	EDI: PRA.COM	Sep 02 2022 00:53:00	Portfolio Recovery Associates, LLC, c/o Best Buy Credit Card, POB 41067, Norfolk VA 23541
517025199	EDI: PRA.COM	Sep 02 2022 00:53:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.a., POB 41067, Norfolk VA 23541
517013577	+ EDI: JEFFERSONCAP.COM	Sep 02 2022 00:53:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
516959039	EDI: Q3G.COM	Sep 02 2022 00:53:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516898925	Email/PDF: MerrickBKNotifications@Resurgent.com	Sep 01 2022 21:07:32	Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
516757263	+ EDI: RMSC.COM	Sep 02 2022 00:53:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
516842038	+ Email/Text: bncemail@w-legal.com	Sep 01 2022 20:58:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516755031	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Sep 01 2022 20:58:00	Toyota Financial, P.O. Box 5855, Carol Stream, IL 60197
516993783	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com		

District/off: 0312-3

User: admin

Page 3 of 4

Date Rcvd: Sep 01, 2022

Form ID: 3180WJ1

Total Noticed: 49

516755032	+ EDI: RMSC.COM	Sep 01 2022 20:58:00	Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
516755033	+ EDI: RMSC.COM	Sep 02 2022 00:53:00	Toys R Us, P.O. Box 530938, Atlanta, GA 30353-0938
516864628	+ EDI: WFHOME	Sep 02 2022 00:53:00	Walmart, P.O. Box 530927, Atlanta, GA 30353-0927
516842626	+ EDI: WFHOME	Sep 02 2022 00:53:00	Wells Fargo Bank, N.A., Home Equity Group, POB 1629, Minneapolis, MN 55440-1629
516755034	+ EDI: WFHOME	Sep 02 2022 00:53:00	Wells Fargo Bank, N.A., Default Document Processing, N9286-01 Y, POB 1629, Minneapolis, MN 55440-1629
		Sep 02 2022 00:53:00	Wells Fargo Home Mortgage, P.O. Box 14411, Des Moines, IA 50306-3411

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 03, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 1, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Andrew L. Spivack	on behalf of Creditor Wells Fargo Bank N.A. andrew.spivack@brockandscott.com, wbecf@brockandscott.com
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com
Scott M. Wilhelm	on behalf of Trustee Albert Russo kathleenc@wwgrlaw.com G27019@notify.cincompass.com
Scott M. Wilhelm	on behalf of Debtor Neil Hoch kathleenc@wwgrlaw.com G27019@notify.cincompass.com
Scott M. Wilhelm	on behalf of Joint Debtor Giselle Hoch kathleenc@wwgrlaw.com G27019@notify.cincompass.com

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: Sep 01, 2022

Form ID: 3180WJ1

Total Noticed: 49

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William M.E. Powers

on behalf of Creditor WELLS FARGO BANK N.A. ecf@powerskirn.com

William M.E. Powers

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

William M.E. Powers, III

on behalf of Creditor Wells Fargo Bank N.A. ecf@powerskirn.com

TOTAL: 12